

**Information to identify the case:**

Debtor 1	<u>Douglas B. Gustavsen</u>	Social Security number or ITIN	xxx-xx-7867
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kristina M. Gustavsen</u>	Social Security number or ITIN	xxx-xx-8137
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-29905-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas B. Gustavsen

Kristina M. Gustavsen  
aka Kristina M. Falkenstein

11/7/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Douglas B. Gustavsen  
Kristina M. Gustavsen  
DebtorsCase No. 12-29905-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 71

Date Rcvd: Nov 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2017.

db/jdb  
513378823 Douglas B. Gustavsen, Kristina M. Gustavsen, 119 Rose Ave, Bellmawr, NJ 08031-2131  
AES-WACHOVIA PURCH on behalf, of United Student Aid Funds, Sallie Mae Guaranteed Services,  
PO Box 9430, Wilkes-Barre, PA 18773-9430

513411221 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
513274935 Advanced ENT, PO Box 48158, Newark, NJ 07101-8358  
513274936 Advanced Internal Medicine Of SJ, 750 Route 73 S Ste 108, Marlton, NJ 08053-4142  
513274938 Aes, PO Box 2461, Harrisburg, PA 17105-2461  
513274939 Aes/nct, 1200 N 7th St, Harrisburg, PA 17102-1419  
513274940 Aes/pheaa, PO Box 2461, Harrisburg, PA 17105-2461  
513274942 Allied Interstate, Inc., P.O. Box 361774, 3000 Corporate Exchange Dr 5th Fl,  
Columbus, OH 43231-7689

513274944 Apex Asset Management, 1891 Santa Barbara Dr, Lancaster, PA 17601-4106  
513274945 +Atlantic City Electric, C/O Rickart Collection Systems Inc., 575 Milltown Rd,  
North Brunswick, NJ 08902-3321

513274946 Audubon Back Aid Center, 246 S White Horse Pike, Audubon, NJ 08106-1352  
513496501 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
513508982 Burlington Anesthesia Assoc., Apex Asset Management, LLC, PO Box 5407,  
Lancaster, PA 17606-5407

513274949 +CAC Financial Corp, 2601 NW Expressway Ste 1000E, Oklahoma City, OK 73112-7236  
513508507 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
513274954 Children's Hospital Of Philadelphia, 34th Street & Civic Center Boulevard,  
Philadelphia, PA 19104-4399

513274955 Elan Financial Service, Cb Disputes, Saint Louis, MO 63166  
513274956 Emerg Care Services Of NJ, C/O HRRG, PO Box 189053, Plantation, FL 33318-9053  
513274957 Encore Receivable Mgmt, Inc., PO Box 3330, Olathe, KS 66063-3330  
513274958 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
513274959 Frank H. Slattery, Frank H. Slattery & Associates LLC, 739 S White Horse Pike Ste 4,  
Audubon, NJ 08106-1659

513274962 #Health Network Laboratories, Washington Professional Campus, 900 Route 168 Ste I2,  
Blackwood, NJ 08012-3234

516444497 +McCABE WEISBERG & CONWAY PC, 216 Hadden Avenue, Suite 201 Westmont NJ 08108-1120  
513274966 +New Jersey Div. Of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08646-0245  
513362182 +PHEAA CONDUIT-AMBAC, AES/PHEAA, PO Box 8183, Harrisburg, PA 17105-8183  
513833870 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 245,  
Trenton, NJ 08695-0245)

513274968 South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710  
513274969 +State Of NJ., Office / Attorney General, 25 Market St., PO Box 119, Trenton, NJ 08625-0119  
513274970 T-Mobile, C/O MCM, Dept 12421, Oaks, PA 19456-0603  
513274973 Underwood Memorial Hospital, PO Box 150, West Berlin, NJ 08091-0150  
513274976 Virtua Health Voorhees, PO Box 8500-8267, Philadelphia, PA 19178-8500  
513274975 Virtua Health Voorhees, PO Box 7009, Bellmawr, NJ 08099-7009  
515311258 +Zarwin, Baum, DeVito, Kaplan, Schaer & Toddy, PC, Five Greentree Centre, Suite 303,  
Marlton, NJ 08053-3422  
515311259 +Zarwin, Baum, DeVito, Kaplan, Schaer & Toddy, PC, c/o Sage Capital Recovery,  
Attention: Robert Cohen, 1040 North Kings Highway, Cherry Hill, NJ 08034-1908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 07 2017 22:32:35 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 07 2017 22:32:31 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr EDI: GMACFS.COM Nov 07 2017 22:08:00 Ally Financial serviced by Ally Servicing LLC,  
PO Box 130424, Roseville, MN 55113-0004

513274937 +EDI: IIC9.COM Nov 07 2017 22:08:00 Advocare Greentree Pediatrics, C/O IC System Inc.,  
444 Highway 96 E, Saint Paul, MN 55127-2557

513274941 EDI: ALLIANCEONE.COM Nov 07 2017 22:08:00 Alliance One, 4850 E Street Rd Ste 300,  
Trevose, PA 19053-6643

515847968 EDI: GMACFS.COM Nov 07 2017 22:08:00 Ally Financial, PO Box 130424,  
Roseville, MN 55113-0004

513274943 EDI: GMACFS.COM Nov 07 2017 22:08:00 Ally Financial, 200 Renaissance Ctr,  
Detroit, MI 48243-1300

513355486 +EDI: GMACFS.COM Nov 07 2017 22:08:00 Ally Financial, c/o Ally Servicing LLC,  
P.O. Box 130424, Roseville, MN 55113-0004

513292481 EDI: AIS.COM Nov 07 2017 22:08:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

513274947 EDI: BANKAMER.COM Nov 07 2017 22:08:00 Bank Of America, N.a., 450 American St,  
Simi Valley, CA 93065-6285

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 71

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515236439 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 07 2017 22:32:57  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,  
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837

515236438 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 07 2017 22:32:57  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, Florida 33146-1837

513274950 EDI: CAPITALONE.COM Nov 07 2017 22:08:00 Capital One, PO Box 85520,  
Richmond, VA 23285-5520

513274951 EDI: CAPITALONE.COM Nov 07 2017 22:08:00 Capital One, PO Box 5253,  
Carol Stream, IL 60197-5253

513274952 EDI: CAPITALONE.COM Nov 07 2017 22:08:00 Capital One, PO Box 71083,  
Charlotte, NC 28272-1083

513386478 EDI: CAPITALONE.COM Nov 07 2017 22:08:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083

513274953 EDI: RMSC.COM Nov 07 2017 22:08:00 Carecredit/GECRB, PO Box 965033,  
Orlando, FL 32896-0001

513577868 EDI: ECMC.COM Nov 07 2017 22:08:00 Educational Credit Management Corp., PO Box 16408,  
St. Paul, MN 55116-0408

513274960 +E-mail/Text: bankruptcy@fult.com Nov 07 2017 22:33:36 Fulton Bank Of New Jersey,  
533 Fellowship Rd, Mount Laurel, NJ 08054-3411

513274961 EDI: RMSC.COM Nov 07 2017 22:08:00 Gecrb/gap, PO Box 965005, Orlando, FL 32896-5005

513274963 EDI: IC9.COM Nov 07 2017 22:08:00 Ic Systems Inc, PO Box 64378,  
Saint Paul, MN 55164-0378

513484029 E-mail/Text: bknotice@crgofusa.com Nov 07 2017 22:32:56  
InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,  
DALLAS, TX 75312-3203

513274964 EDI: MID8.COM Nov 07 2017 22:08:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255

513274965 +E-mail/Text: bankruptcydepartment@tsico.com Nov 07 2017 22:33:14 NCO Financial Systems,  
PO Box 15618, Wilmington, DE 19850-5618

513519139 EDI: PRA.COM Nov 07 2017 22:08:00 Portfolio Recovery Associates, LLC, c/o Care Credit,  
POB 41067, Norfolk VA 23541

513636541 EDI: PRA.COM Nov 07 2017 22:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541

513531718 EDI: PRA.COM Nov 07 2017 22:08:00 Portfolio Recovery Associates, LLC, c/o Capital One, Na,  
PO Box 41067, Norfolk VA 23541

513490364 EDI: PRA.COM Nov 07 2017 22:08:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
PO Box 41067, Norfolk VA 23541

513853354 +EDI: PRA.COM Nov 07 2017 22:08:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067

513342354 EDI: Q3G.COM Nov 07 2017 22:08:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788

513274967 EDI: RMCB.COM Nov 07 2017 22:08:00 Quest Diagnostics, Inc., C/O AMCA,  
4 Westchester Plz Ste 110, Elmsford, NY 10523-1615

513274971 EDI: AISTMBL.COM Nov 07 2017 22:08:00 T-Mobile, PO Box 742596,  
Cincinnati, OH 45274-2596

513274972 EDI: CITICORP.COM Nov 07 2017 22:08:00 Thd/cbna, PO Box 6497,  
Sioux Falls, SD 57117-6497

513343118 EDI: USBANKARS.COM Nov 07 2017 22:08:00 ELAN FINANCIAL SERVICES,  
AS SERVICER FOR FULTON BANK OF NJ21, BANKRUPTCY DEPARTMENT, P.O. BOX 5229,  
CINCINNATI, OH 45201-5229

513274974 EDI: URSI.COM Nov 07 2017 22:08:00 United Recovery Systems, PO Box 722929,  
Houston, TX 77272-2929

513274977 E-mail/Text: bankruptcydepartment@tsico.com Nov 07 2017 22:33:14 West Jersey Hospital,  
C/O NCO Financial Systems Incs., 20 Clementon Rd E # 102 North, Gibbsboro, NJ 08026-1165

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
513274948 ##+Bergen County Probation Dept., 133 River Street, Hackensack, NJ 07601-7196  
513464877 ##+Denise M. Gustavsen, 234 Howard Ave., Rochelle Park, NJ 07662-3421

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

District/off: 0312-1

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2017 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company NJECFMAIL@mwclaw.com  
Celine P. Derkrikorian on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company njecfmail@mwclaw.com  
Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial serviced by Ally Servicing LLC ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
Joshua I. Goldman on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Robert Manchel on behalf of Joint Debtor Kristina M. Gustavsen manchellaw@yahoo.com  
Robert Manchel on behalf of Debtor Douglas B. Gustavsen manchellaw@yahoo.com

TOTAL: 12